

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 19–18332–KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert D Segal
26 Vernetta Lane
Medford, NJ 08055

Tara D Segal
26 Vernetta Lane
Medford, NJ 08055

Social Security No.:

xxx–xx–4250

xxx–xx–3813

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 26, 2019

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert D Segal
 Tara D Segal
 Debtors

Case No. 19-18332-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2019.

db/jdb +Robert D Segal, Tara D Segal, 26 Vernetta Lane, Medford, NJ 08055-8865
 518203499 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518203503 +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 518203504 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 518203506 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518203508 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 518203507 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 518203509 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518203510 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2019 01:09:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2019 01:09:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518203497 +E-mail/Text: aacbankruptcynotice@affiliated.org Jul 27 2019 01:09:47
 Affiliated Acceptance Corp, Attn: Bankruptcy, Po Box 790001,
 Sunrise Beach, MO 65079-9001
 518203498 +E-mail/Text: ally@ebn.phinsolutions.com Jul 27 2019 01:07:02 Ally Financial,
 Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 518203500 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 27 2019 01:09:46
 Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1873
 518203501 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2019 01:16:41 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518203502 +E-mail/Text: bk.notifications@jpmchase.com Jul 27 2019 01:08:58 Chase Auto Finance,
 National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 518203505 E-mail/Text: cio.bncmail@irs.gov Jul 27 2019 01:08:30 Internal Revenue Service,
 Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019
 518203511 +E-mail/PDF: gecsedirecoverycorp.com Jul 27 2019 01:15:45 Synch Bank/American Eagle,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 518203512 +E-mail/PDF: gecsedirecoverycorp.com Jul 27 2019 01:15:45 Synch/Care Credit,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 518203513 +E-mail/PDF: gecsedirecoverycorp.com Jul 27 2019 01:16:36 Synchrony Bank/Gap,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 20

Date Rcvd: Jul 26, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Robert D Segal andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg on behalf of Joint Debtor Tara D Segal andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2006-12CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2006-12CB) rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7